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Senate

The Senate met at 9:30 a.m. and was called to order by the President pro tempore (Mr. HATCH).

PRAYER

The Chaplain, Dr. Barry C. Black, offered the following prayer:

Let us pray.

Spirit of God, who brought light from darkness and order from chaos, we praise Your Holy Name. Lead our law-makers, using their daily experiences of joy and sorrow, pleasure and pain, victory and defeat for Your glory. Bless their labor, providing for their needs and preparing tables of peace and confidence for them. As they rejoice because of Your faithfulness, protect them with the shield of Your love.

Lord, fill all of our hearts with Your joy and give us Your peace. Thank You for continuing to be our ever-present help in turbulent times.

We pray in Your sovereign Name. Amen.

PLEDGE OF ALLEGIANCE

The President pro tempore led the Pledge of Allegiance, as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

Mr. McCONNELL. Mr. President, I suggest the absence of a quorum.

The PRESIDING OFFICER (Mr. HELLER). The clerk will call the roll.

The legislative clerk proceeded to call the roll.

Mr. McCONNELL. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

RECOGNITION OF THE MAJORITY LEADER

The PRESIDING OFFICER. The majority leader is recognized.

OBAMACARE

Mr. McCONNELL. Mr. President, I remember a recent time when President Obama tried to spin Americans on ObamaCare. The best he could muster then was a condescending, sort of cringe-inducing message that likely turned off more people than it converted. He even said that Americans who already had health insurance “may not know that they’ve got a better deal now [under ObamaCare] than they did, but they do.”

As I said, it was condescending and cringe-inducing. It was so out of touch with the priorities of America’s middle class.

Well, it looks as though the President is going to try again today with a series of regional TV interviews. He will do so with headlines such as these as a backdrop: CBS, “Affordable Care Act not so affordable”; AP, “More than half of health law’s insurance co-ops are closing.” Here is a headline about the President’s home State: “Some Obamacare marketplace prices see double-digit jump in Illinois.” And here is one about mine: “Health co-op closes, 51,000 need new insurance.” This is on top of the massive premium increases so many Kentuckians have faced.

This isn’t just a Kentucky story or an Illinois story. In every corner of the country, we see story after story about sharply rising premiums. The largest insurers in Tennessee have rates going up 36 percent. A large insurer in Oklahoma is raising premiums by 35 percent. In Hawaii, families are looking at increases of 26 and 34 percent. It is easy to glaze over the numbers, but this is real money coming out of the pockets of real families. This is money that could help send a child to college or put Thanksgiving dinner on the table, but instead it will go to insurance bills made unnecessarily expensive in part because of ObamaCare’s costly rules and regulations.

Perhaps the President will settle today for trying to convince Americans

that ObamaCare’s Web site is at least working better than in years past, but that just means it will be a little easier for middle-class families to pay more for unaffordable health insurance and higher out-of-pocket costs. That is hardly the makings of better headlines or better outcomes for the American people.

RECOGNITION OF THE MINORITY LEADER

The PRESIDING OFFICER. The Democratic leader is recognized.

OBAMACARE

Mr. REID. Mr. President, ObamaCare is working, as the New York Times indicated in a strong column this week showing how dramatically the rates of uninsurance have dropped since this bill passed. The initial posting of premiums doesn’t tell the whole story. The law requires the Department of Health and Human Services to post only the proposed increases that exceed 10 percent. Many of those proposed rates have gone through a review process at the State level, and after that review, States will reduce many of those rates. Remember, we are talking only about the States that had an increase of more than 10 percent. Almost all the States had increases that were far less than that.

The health reform law caps 85 percent of exchange enrollees’ premiums as a share of their income, and because of the health law, insurance companies must spend at least 80 cents of every dollar on health services. Prior to this law passing, these health insurance companies spent huge amounts of their money on salaries and other things that didn’t relate to the health of their enrollees, and now 80 percent of every dollar must be spent on the enrollees. This has resulted in rebates totaling \$9 billion paid to consumers since 2011. Eighty cents of every dollar is spent on

• This “bullet” symbol identifies statements or insertions which are not spoken by a Member of the Senate on the floor.



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